



"Unfurling" Old Glory!

THE MYSTERY OF THE GOLD STANDARD

(Sequel to "Significance of the Stars and Stripes")

"Let us raise a standard to which the wise and honest
can repair; the rest is in the hands of God."

—George Washington

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When Freedom from her mountain height
Unfurled her standard to the air,
She tore the azure robe of night
And set the Stars of Glory there!

She mingled with its gorgeous dyes
The milky baldrick of the skies;
And striped its pure celestial white
With streakings of the morning light;

Then from his mansion in the sun
She called her eagle-bearer down,
And gave into his mighty hand
The symbol of her Chosen Land.

—Joseph Rodman Drake

"UNFURLING" OLD GLORY!

THE MYSTERY OF THE GOLD STANDARD

[The first portion of this tract is devoted to the fundamental principles of Government. By fundamental principles is meant, not just those laid down by men in the process of setting up a form of government, such as our Republic, but the innate "fundamentals" that exist in every individual, and which alone give people the impetus to form governments among themselves in the first place. These are the "unseen" (or esoteric) fundamentals, that are co-eternal with man as his God-given and inalienable Rights. Citizens are more apt to be aware of outer fundamentals of government; but until they can see the inner that relate, they cannot properly see the outer. It is the purpose of this tract to bring to their attention the inner, and relate them to the outer. In this process, the mystery of the gold standard that underlies present forms of governments, directly or indirectly, is explained. The latter portion of the tract unfolds a scientific system of Government, "unfurls its Old Glory," and "raises the standard to which the wise and honest can repair," when they discern its simplicity of operation, and adaptability to the individual-citizen. This system becomes the means by which man can know and **freely** express under government, for the first time, his God-given inalienable Rights. We are aware that there will be much that is not at once fully understood after reading the article, but if certain ideas take hold and invite interest, and give enlightenment, the tract has served the purpose for which it was intended.]

"We hold these truths to be self-evident, that all men are created equal, that they are endowed by their Creator with certain unalienable Rights, that among these are Life, Liberty and the pursuit of Happiness. That to secure these rights, Governments are instituted among Men, deriving their just powers from the consent of the governed, That whenever any Form of Government becomes destructive of these ends, it is the Right of the People to alter or to abolish it, and to institute new Government, laying its foundation on such principles and organizing its powers in such form, as to them shall seem most likely to effect their Safety and Happiness."

THE GOVERNMENT OF THE UNITED STATES WAS INSTITUTED TO SECURE CITIZENS IN THE PRIVILEGE OF EXERCISING THEIR RIGHTS; and such was the intention of our Founding Fathers.

"Government" is the agreement of individuals to exercise their "certain unalienable rights" **in the name of the value of those rights.** This **name of value** has been entirely overlooked, Constitutionally, as well as the **names of those Rights** themselves.

The "certain unalienable Rights" are seven in number: FOOD, RAIMENT, SHELTER, RECREATION, EDUCATION, SECURITY AND PEACE. These Rights are equally endowed all men by the Creator (and in this sense only "all men are created equal"), together with the PRIVILEGE OF EXERCISING THEM IN THE NAME OF THEIR VALUE. What is the **name of the value** of the Seven Rights? "Life, Liberty and the Pursuit of Happiness!" Life, Liberty and the Pursuit of Happiness is ALL of value as a unit of itself: It is the **unit of value** itself. **Articles** of value are valuable only in the Life, Liberty and Pursuit of Happiness the individual derives from them, when he **asserts his privilege of exercising his seven Rights.** For example, what value is there in a loaf of bread until it is eaten—that is, until

the individual asserts his privilege of exercising the Right of FOOD? What value is in a car (article of value) until it is used—that is, until the individual asserts his privilege of exercising the Right of Recreation (or the Rights of Shelter, Security, Peace—whatever Right it is to the individual himself. It may be one or more of the Rights).

EVERYONE IS IN THE EXERCISE OF HIS RIGHTS in order to enjoy what might be Life, Liberty and the Pursuit of Happiness to him. **Everything one does involves the exercise of one or more of the Seven Rights.** Even Sleep is an "article" of value of one's seven Rights. When one sleeps he is exercising the Right of Recreation, for it is a means of re-creating the body and mind. So long as one lives and breathes he is exercising one or more of the seven Rights. Yet, had he not the PRIVILEGE of EXERCISING those Rights, he could neither sleep nor breathe, but would be dead. This Privilege is accredited (sanctioned; credited) each individual by the Creator. It is his original Credit, given him in the name "Life, Liberty and the Pursuit of Happiness," the **name of the value** of the seven Rights. Therefore CREDIT IS THE PRIVILEGE OF THE INDIVIDUAL TO EXERCISE HIS SEVEN RIGHTS IN THE NAME OF THEIR VALUE, or in "Life, Liberty and the Pursuit of Happiness."

The Standard of Value

But how is this Privilege to be utilized, individually and nationally, so that the citizen may derive Life, Liberty and the Pursuit of Happiness from the exercise of his seven Rights in the **name of their value**? It is utilized by We the People agreeing on a **standard name** to **represent** the name of the value of the seven Rights, ("Life, Liberty and the Pursuit of Happiness"). **Standard** means "that which is set up and established by authority as a rule for the **measure of value.**" From the time of our Founding Fathers up to the present, that **standard**

name—like the names of the Seven Rights, and the name of **the value** of those Rights—has never been mentioned in our Constitution.

The standard **name** we adopted to represent Life, Liberty and the Pursuit of Happiness (value of the seven Rights) is the word "Dollar." That word, by rights, should be lawfully (by Constitutional Amendment and proper Congressional legislation) uttered and issued by the citizen, individually. This procedure would basically **establish the citizen's individual Credit**, under Government, by which he can assert his Privilege of exercising his Rights in the name of their value. Without that standard name of value, **legally identified**, he cannot fully, **and freely** enjoy Life, Liberty and the Pursuit of Happiness, the unit of value.

We have never recognized that our real standard of value is the name of the value of our Rights, "Life, Liberty and the Pursuit of Happiness." We in the U. S. **governmentally and corporately** utter and issue that standard name, "Dollar," to represent "Life, Liberty and the Pursuit of Happiness" (but we should instead, legally and lawfully, **individually** utter and issue that word ourselves, and without cost)—but do we see that the **monetary** value is in the **word** "Dollar," and the number printed therewith?

The Constitution states that Congress shall have the power to "coin money, regulate the value thereof." But how can We the People Constitutionally empower Congress to "coin money" in order to accredit us monetary per capita? It also states that Congress shall have the power to "borrow money on the credit of the United States." Can Congress actually "borrow" the **standard of value** and numbers? From whom?

Money Cannot be "Earned":

Money is the sign (\$) of our Credit. It also acts as "government permission" to exercise our Rights in the

name of their value, under government. It cannot be "earned" because Credit itself cannot be earned. Credit is the Gift, the Privilege that enables us to exercise our certain inalienable Rights; and no one can possibly "earn" such a gift. We cannot "earn" the name of the value of our Rights under government. That name simply exists for our own free use, with numbers. To think that we "earn money," is to think that we have to labor to possess a name and numbers; whereas, by rights, each of us already possesses that name and numbers, not needing to work to attain it. By rights, when government is instituted, the **standard name of value**, and all numbers extant, await the free use of citizens. There is no limit to the numerical extent the dollar of the nation can rightfully be used—except that citizens must agree that they will "merit" such unlimited extent by their own meritorious conduct. (How this is done is explained later, under heading "Merit").

What Money Is:

"Money" is in reality the standard name of value, and numbers used therewith. We could choose the word "dollar," "mark," "eureka," or whatever; but the name we adopt to represent Life, Liberty and the Pursuit of Happiness as our national standard of value, **constitutes money itself**. MONEY IS THE STANDARD OF VALUE IN ENUMERATION OF ITSELF; it is the nationally adopted "word," with numbers. By rights, in order to use money **without cost**, citizens must Constitutionally permit themselves to individually accredit themselves monetarily, preventing any agency (government or corporate) from attempting to do it for them. Who, by rights, must utter and issue monetary per capita to citizens? In whom is the Prerogative of Monetization divinely vested? Are We the People, by rights, to **individually** utter and issue the name of value in which we are divinely given Credit, or are we **to continue legislative permission to an agency to per-**

form such act for us? We the People, as citizens, now owe billions of the dollar to an Agency, we having permitted them to accredit us with the national standard of value and numbers!

"Prerogative of Monetization" is in the Individual:

The reason why We the People cannot Constitutionally empower Congress to "coin money," or to accredit us with our monetary per capita, is because the prerogative of monetization is by rights vested solely in the individual. Individuals cannot confer upon any group or agency of themselves, this prerogative of uttering the standard name of value and numbers. Congress cannot Constitutionally be empowered by We the People to utter the standard (name) of value in any enumeration of itself. We cannot give the power to utter any form of money to any Agency of ourselves. Nor can Congress rightfully succeed in conferring upon corporations such power of utterance and issuance of any form of money.

Credit an Individual Possession:

By rights, Congress cannot "borrow money on the credit of the United States," because **individuals alone possess Credit**, which they cannot confer upon any Agency of themselves, legislative (Governmental) or corporate. **No government possesses inherent credit**, by rights, because government is a legal entity created by individuals; and they cannot confer upon such entity their certain inalienable rights or their own inherent Credit. A government has neither the seven "certain inalienable Rights," nor the privilege of exercising these Rights in the name of their value. **No government possesses any inherent credit whatsoever—except in the vain imagination of We the People.**

Gold Can Never Be Our Standard of Value:

The fact that it is unlawful for citizens to use gold as a form of money, should cause citizens to ask themselves

whether they had a **gold** standard of value, or a **name** standard of value. If gold and silver be Constitutional money, how can Congress declare that it is unlawful for citizens to use Constitutional money? The simple fact is that "Dollar" is a word, a name of value that acts as our national standard of value; and it, with numbers, is the only money that actually exists in the entire nation. It is our real money, regardless of any forms of coinage or currency.

This nation could never "return" to the so-called Gold standard, because no amount of gold ever was, or could be, the standard of value, or the unit of value, of any nation. Congress cannot establish a "gold" standard of value, or a "gold" unit of value, no matter what the wording of its legislation. Should Congress declare that "25.8 grains of gold, 90% fine," is the standard of value, such **amount** of gold does not become the standard of value. The name "dollar" given to the value of that gold, can act as the standard name of the value of our seven certain inalienable Rights. Congress can declare the **name of the value of an amount of metal** to be "Dollar," and the name of such value can only act as a substitute name for the **name of the value of the Rights** ("Life, Liberty and the Pursuit of Happiness") endowed us. Congress by so declaring, can establish a standard unit of **coinage**, but if it states that such number of grains of gold is the Dollar, and that such dollar is the standard of value of the nation, it merely succeeds in substituting the name Dollar (which is the name of the value of some metal) as the name for "Life, Liberty and the Pursuit of Happiness."

The **standard unit of coinage** (23.22 grains of gold) is not the **standard of value** of any nation; but the name of the value of the metal used in such unit of coinage, can be used as the name of the value of the seven certain inalienable Rights. Should Congress declare that an ounce of brick cheese (after the mold is removed) is the

Dollar, and that such Dollar is standard and unit of value, what would the Dollar be? Would it be the **cheese**, or the **name** of the value of the cheese? Whether this nation wanted a "cheese" or a "gold" standard of value, the **standard of value** would still be the **name** of the value of the seven certain inalienable Rights; and the unit of value would continue being the **value** of those Rights; and the so-many grains of gold, or the ounce of brick cheese (without mold) would be the standard unit of coinage. If this nation abandoned the "gold" standard of value, then politically sought to return to it, the fact remains that the standard of value cannot be made of gold, even by Congress. Nor can the unit of value be made of gold by Congress.

What Happens When the Standard Unit of Coinage is Declared by Congress to be the Standard of Value:

The name of the value of the standard unit of coinage (dollar) merely **acts** as the name of the value of the seven certain inalienable Rights. The name of the value of 23.22 grains of gold (dollar) becomes nationally adopted as the national name for "Life, Liberty and the Pursuit of Happiness." "23.22 grains of gold" then becomes One Dollar; \$5 being five times 23.22 grains of gold. When the **Unit of Coinage** is accepted as our **Standard and Unit of Value**, the citizen's Life, Liberty and Pursuit of Happiness are indirectly bound to the restriction contained in the unit of coinage.

This restriction (limiting value to 23.22 grains of gold) is a subtle means of curtailing the basic number-supply that must be made available to citizens in the business of exercising their rights under government. Because the gold supply is much less than the number-bearing material required, currency is issued, which is said to be redeemable in gold coin. The fact that a private few can greatly profit from the gold standard of value (so-called) is sufficient reason for them to attempt to keep

citizens in ignorance of the nature of money itself. The "private few" are those citizens who have legally usurped the Prerogative of Monetization, that rightfully belongs to the individual. They have the legislation enacted to declare how many grains of gold shall constitute the "standard of value," or the dollar; and they are the ones who "advise" Congress on our foreign policy.

By basing the issuance of currency on a monetary metal supply, the citizens' use of the number-of-the-dollar-supply can be limited to the limitation of the metal supply. When some drain is made upon such metal supply, internationally, the supply of currency can be contracted because its metal "redeemer" is absent. When the currency supply is withheld from citizens, they naturally cannot obtain sufficient numbers of the dollar to remain secured in their possessions. "Panics" and "Depressions" thus occur. The private few "scoop" the country, being on the "inside track." The only method the private few can utilize, when gold cannot lawfully be used, is to restrict the use of credit under "favorable legislation," this permitting them to manipulate the amount of money legally available.

The best way, however, to financially fleece the citizens of a nation, is to cause their national government to apply to the private few for a "loan" (really only accreditation) of a vast sum of money, such as might be needed to finance a war; and at such time the private few extend their so-called corporate "credit" to the nation's use, thence later permit the government to collect the number-of-the-dollar extended it. For example, should Uncle Sam need 500 billion of the dollar, such corporate system would gladly extend that numeration of the dollar to Uncle Sam, expecting him to collect it from citizens, with interest. Thus, whether we are "on" the gold standard or "off" it, so long as the **standard of value**, "Life, Liberty and the Pursuit of Happiness," is seen in anything other than a **standard name**, to be

uttered and issued by the individual citizen himself, CITIZENS CAN NEVER BE SECURED IN THE PRIVILEGE OF EXERCISING THEIR RIGHTS UNDER GOVERNMENT. Agency Administration of Credit must be abolished, Constitutionally; for it is only by the individual being able to administer his own Credit, that the Seven Rights can be freely exercised in the name of their value. The system by which he can do this is known as the Individual Merit System of Accrediting.

The Individual Merit System of Accrediting

The Individual Merit System of Accrediting is a system of administration of credit that honors the Privilege of Monetization divinely vested in the Individual, where it is rightfully inherent. He rightfully uses (utters and issues) the standard name of the value of the seven Rights, now called "dollar," with numbers — crediting himself with whatever numeration of the dollar his conduct is shown to merit. There is no limitation on "money," or dollar-supply; but the amount he may use is entirely dependent upon his own meritorious conduct.

"Coining" Money Through Vouchers:

Courts have interpreted the "power to coin money" as meaning the power to "utter forms of money." Under the present system, "coining of money" relates not only to coins, but to currencies also, and these are circulated. Under the Individual Merit System of Accrediting, money is the dollar sign (\$) with numbers, which cannot be circulated. They are written or printed ("uttered") on paper, as vouchers. These Vouchers are written up in duplicate, the original retained by the seller of services (or property), and the duplicate tendered the buyer.

To illustrate: Mr. B., a carpenter, offers to repair a porch on the home of Mr. C. and values his service at 150 of the dollar. Mr. C. agrees, seeing \$150 worth of Life, Liberty and the Pursuit of Happiness, in the re-

sult of that service. Upon completion of the work, the carpenter utters and issues a Voucher-in-duplicate form of money, showing that the standard of value has been used by both of them to the extent of 150 of the dollar, (\$150), or one hundred and fifty dollars. Mr. B. retains the original, and tenders the duplicate to Mr. C. But Mr. B. and Mr. C. in due time present their respective vouchers to The Branch (of the U. S. Treasury) in their own locality. (The government acts as a "referee" to the citizen under the Individual Merit System, rather than a collection agency).

Necessity for "Star Creation":

(See tract, "**Significance of the Stars and Stripes**"). In order for citizens to continue using the standard of value and numbers, or the dollar in numeration of itself, without restriction, they must present to the Government the proof or evidence that they have attained a certain point of meritorious conduct. Being an individual **Merit System of Accrediting**, (a system based on one's individual merits), there must be a record of such conduct. This record is made through the citizen accrediting himself with the standard of value and numbers (the \$ and numbers), according to certain Rules. Living (or "making money") becomes a Game, and he plays that Game according to definite rules. These rules all relate to "Creating a Star" or Stars, as explained in the tract, **Significance of the Stars and Stripes**. (These Stars the citizen creates are symbolized by the Stars in Old Glory).

The Voucher evidence (verified at the Treasury Branch) the citizen has in the selling or purchasing of services (or property), is recorded in the Star that he creates. This is a record, in figures, of his meritorious conduct—that is, it is a monetary record of how he spends his money within a chosen period of time, and also how he spends his time in using the number of the \$. For example, Mr. B., the carpenter, creates a Star in

the amount of \$10,000, to be created 100% within a year of 364 days (13 months of 28 days each, the fiscal year under the Individual Merit System of Accrediting). The 100% constitutes his Original Point that he promises to create.

As explained in the tract, **Significance of the Stars and Stripes**, the amount of the Star in dollars, represents the full 100% the citizen promises to merit. Percentages are reduced to terms of **Credits**. $100\% = 100$ Credits; or Mr. B.'s \$10,000 = 100 Credits. Therefore 1 Credit = $1/100$ (1%) of \$10,000, or \$100.

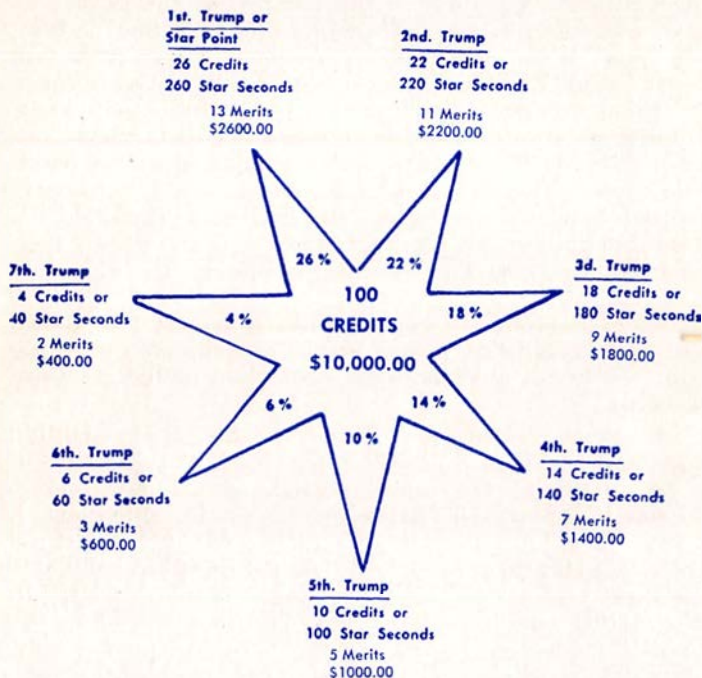
Credits are composed of "**seconds**"; a Second in a Star (known as Star Second) being $1/10$ of 1 Credit. Hence, a **Star Second** has a monetary value of \$10 in Mr. B.'s \$10,000 Star. The Star is seven-pointed, each Star Point representing a certain percentage of Credits and Star Seconds.

Merits:

The citizen's meritorious conduct is shown by **Merits**. There are 50 Merits to a Star, each representing 2% of the Star. Each Star Point (known as a Trump) contains a specific number of Merits, as indicated on the next page. Any loss of Merits, due to fines or penalties, affects the citizen's use of the standard of value (dollar).

Mr. B., having promised to create his Star in its full amount, has an Original Point of \$10,000 to spend and balance. He has to earn, win and hold 50 Merits. If he suffers no fines or penalties, he will automatically be awarded his 50 Merits (if he succeeds in creating and holding that Star intact, which his Vouchers will tend to prove). But if he is fined or penalized for misconduct, whether in small or large amount, it is entered against his record. The law enters the amount against his record. The amount of misconduct is recorded against his Star. If Mr. B. were fined \$100, he would not "pay" \$100; that is, he would not be given a dupli-

cate voucher for \$100, to be charged against him, as an "expense" or bill; he would be discredited to the extent of 1 Credit, (which is recorded as 1 Discredit). While



1 Discredit would not be sufficient of itself to affect his record seriously, it is there against his record (against his meritorious conduct) to the extent of 1 Credit, or 1% of the amount of his whole Star. If Mr. B. were fined \$200, or 2% of his Star, he would be discredited to the extent of 2 Credits, or 1 Merit. It is only where fines and penalties affect his **Merits** to a definite extension of Star Demerit that the citizen would feel the restriction—

in the form of restriction of Credit—in his next succeeding Star.

One may ask, **Why be fined in Credits or Merits for misconduct? Why not in the number of the dollar, as now, and have it charged against one as a fine? Why not "pay" it by means of the Voucher, the same as one "pays" a bill?** Vouchers are used only for the purpose of selling services or property. They cannot pay fines. When fines are adjudged by Discredits and Demerits, an Individual Merit System is truly established on an equitable basis. The extent of misconduct can be properly entered against the record of the citizen, as it should be. But if handled purely from a dollar basis, attempting payment by means of the Voucher, as though the fine were just another item on one's expense account, (1) no record of misconduct would be made against the citizen, and (2) equality of Justice would be subjected to violation. **Justice is governmental protection of the standard of value.**

Mr. A is creating a \$1000 Star; Mr. B. a \$10,000 Star; and Mr. C. a \$20,000 Star. Each of these citizens is caught driving through a red light, and fined. Should the fine be \$5 or \$10 (as is now the case in some places), or should it be against his Credits? Mr. C. would not notice a \$10 fine as would Mr. A, yet both have violated the same traffic rule. Mr. A's Credit is worth \$10; Mr. B's, \$100; and Mr. C's, \$200. If fines are based on Credits, we have a law on our books that metes the same Discredits to all, and at the same time, establishes equality in penalty. (More about Fines and Penalties will be given in a later publication, as it is a subject in itself).

We mention Merits because the Individual Merit System of Accrediting pivots to one's Merit as the basis of the individual's capacity to utilize his credit. Mr. B. figures he can "merit" \$10,000 during the Star-Time that he has chosen, or he would not choose that number of the dollar for his Star. But just because he sees it

in that way, in his own mind, does not mean he has already proved it. The record he makes for himself, during that Star-creation period, is subject to the Rules of the "Game," and for that reason Merit becomes "Merits," having importance as such in the Star. **Merits** take on a valuable meaning, for they directly relate to the building up of the citizen's Reserve Fund. How he builds this Fund or Savings Account, is explained (somewhat) in the tract **Significance of the Stars and Stripes.**

"Annuity Star"

Q: I am a widow of 70, living on a small pension, unable to work and in need of medical care. If the Individual Merit System were adopted tomorrow, just how would this affect me? How could I create even my first Star, when I have neither property nor services to sell?

A: Being a citizen, you would be entitled to use the standard of value without limit, so long as misconduct (Discredits: see pp. 13-14) does not restrict your unlimited use of the dollar. You would create an Annuity Star, which differs from the ordinary Star creation in that it does not specify either the Star Value or the Star Time; but it does require you to report your duplicate vouchers at the end of one year, (and original vouchers, if any—for if you improved physically and had opportunity to sell your services or property, even in a small way, you could do so; in which case you would be issuing duplicate vouchers and retaining the original).

Your physical needs would be taken care of without any financial restriction, for you would use the dollar (standard of value) to whatever extent needed. You would receive duplicate vouchers from the grocer, doctor, etc., whose property or services you have purchased. At the end of the year, the total amount of money "spent," (total sum of all the duplicate vouchers received and deposited to your account at the Treasury Branch), would show just what number of the dollar your Annuity Star was worth.

Perhaps you "spent" \$3000; this would be regarded as the 100% of your created Star. (Each Credit would be worth \$30).

The Annuity Star covers both temporary and permanent Disability, as well as old-age retirement. Regardless of age, if a citizen became disabled, through illness or accident, he could create an Annuity Star to cover any period of time up to one year, and so carry himself through financially. (No one will want to abuse the privilege of creating an Annuity Star, for he has much more to gain by creating the ordinary Star, that builds up a Reserve Fund for use in later years).

"Star of Transition"

Q: What is going to happen to the bonds and other debts owed by citizens when the Individual Merit System is nationally adopted? Must we lose all our savings, etc.? **A:** At the time of transition from the present system to the Individual Merit System of Accrediting, each citizen will have a "Star of Transition." This Star will represent the total number of the dollar owed him at the time of the national adoption of the new System. It will be composed of the total amount of all the debts, public and private, owed him at that particular time. Each creditor and his debtor will agree, in writing, that the number of the dollar claimed to be unpaid, is correct: and prove to the Government the nature of such debt, before the Government will permit its entry into the Star of Transition. If any lawful debt is officially entered, the creditor will automatically receive the amount of the debt, in figures (number of the dollar), **AND THE DEBTOR WILL GO FREE.** No one loses a cent, because each is given the use of the number of the dollar established in his transitional Star. Whatever the total amount of this Star, it becomes his "savings" (Reserve Fund: Savings Account), subject to fines and penalties the same as any other Star that he will create

under the new System. Whether the citizen saves or spends the amount of this transitional Star, is optional.

Example: Mr. A. owns a home valued at \$50,000, subject to a mortgage of \$25,000, which is owned by Mr. B. Mr. A. and Mr. B. agree to enter the amount of that mortgage in Mr. B's Star of Transition. Thus Mr. B. receives his \$25,000 in full, and Mr. A's mortgage debt is automatically discharged. Let us say the total transitional amount of the debts entered by Mr. B. is \$100,000. This would constitute the 100% value in the 100 Credits of his Transitional Star. Each Credit, being 1% of that amount, would be worth \$1000. Each Star Second in each Credit, being one-tenth of a Credit, would be worth \$100. These Star Seconds in this Star, however, are known as Transitional Accredited Seconds, never becoming "All-Star" Accredited Seconds, but equally liable to fines and penalties.

[Underlying principles must be repeated, over and over again, to impress upon the mind of the reader what actually constitutes Money; Credit; the Rights; and their Value; and how the citizen can monetarily accredit himself in the exercise of those Rights **without cost**. It is because, under our present system of finance, an Agency accredits the individual his monetary per capita, that we have Debt and lack of Money, and the "High Cost of Living," which are proving too much for us to carry, both individually and governmentally. Debt, Interest, Taxation, Wars, are the evils that result from this "Cost" system of Finance. All these evils cannot be uprooted "with the stroke of a pen," while under this present financial system; they can only be uprooted when we offset Agency Administration of Credit and establish the Individual Merit System of Accrediting, where the individual alone has the power to accredit himself monetarily. This is the answer to the monetary problems that beset the world today, and which have all nations in turmoil and distress. The Individual Merit System of Accrediting will raise our Standard from that of financial limitation and debt, to **financial freedom with no debt**. It is this Standard of Living that we uphold, and present in the Individual Merit System of Accrediting, and which we hope to write upon, from time to time.]

THE FLAG "UNFURLED" *

FLAG STAR COURSE

48 Stars (to be created)

2 Free Stars (award)

50 Stars

CENTURY COURSE

96 Stars (to be created)

4 Free Stars (award)

100 Stars

Star Nos.

1, 2, 3, 4
5, 6, 7, 8
9, 10, 11, 12
13, 14, 15, 16
17, 18, 19, 20
21, 22, 23, 24
25, 26, 27, 28
29, 30, 31, 32
33, 34, 35, 36
37, 38, 39, 40
41, 42, 43, 44
45, 46, 47, 48
49, 50

The Thirteen Quests (13 Stripes)

First Quest
Second "
Third "
Fourth "
Fifth "
Sixth "
Seventh "
Eighth "
Ninth "
Tenth "
Eleventh "
Twelfth "

Star Nos.

1, 2, 3, 4, 5, 6, 7, 8
9, 10, 11, 12, 13, 14, 15, 16
17, 18, 19, 20, 21, 22, 23, 24
25, 26, 27, 28, 29, 30, 31, 32
33, 34, 35, 36, 37, 38, 39, 40
41, 42, 43, 44, 45, 46, 47, 48
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65, 66, 67, 68, 69, 70, 71, 72
73, 74, 75, 76, 77, 78, 79, 80
81, 82, 83, 84, 85, 86, 87, 88
89, 90, 91, 92, 93, 94, 95, 96

Thirteenth Free Quest

97, 98, 99, 100

(*Picture of the Flag, as explained on pp. 12-13 of tract,
"Significance of the Stars and Stripes.")